

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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<b>Inventor:</b>	Steven Luric	<b>Examiner:</b>	Romain Jeanty
<b>Application No.:</b>	10/021,877	<b>Art Unit:</b>	3623
<b>Filed:</b>	December 14, 2001	<b>Confirmation:</b>	2729
<b>Title:</b>	APPARATUS AND METHOD FOR ONLINE ADVICE CUSTOMER RELATIONSHIP MANAGEMENT		

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**RESPONSE TO OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir/Madam:

In response to the Office Action mailed April 13, 2007, please kindly consider the following remarks/arguments.

**Claims** are shown in the list of claims that begins on page 2 of this paper; and

**Remarks/Arguments** begin on page 14 of this paper.